

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

GARY J. MCCURDY

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:16-70007 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 25, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/08/2016 and confirmed on 3/24/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		59,982.85
Less Refunds to Debtor	1,803.61	
TOTAL AMOUNT OF PLAN FUND		58,179.24

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	5,200.00	
Trustee Fee	3,089.92	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,289.92

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority					
	PAUL W MCEL RATH JR ESQ	0.00	0.00	0.00	0.00
	Acct:				
	GARY J. MCCURDY	0.00	0.00	0.00	0.00
	Acct:				
	GARY J. MCCURDY	1,803.61	1,803.61	0.00	0.00
	Acct:				
	MCEL RATH LEGAL HOLDINGS LLC	750.00	750.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX6-21				
	PAUL W MCEL RATH JR ESQ	3,500.00	3,500.00	0.00	0.00
	Acct:				
	PAUL W MCEL RATH JR ESQ	950.00	950.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX4-17				
	SANTANDER CONSUMER USA**	0.00	22,698.31	0.00	22,698.31
	Acct: 5182				
	FLAGSTAR BANK FSB	0.00	23,973.63	0.00	23,973.63
	Acct: 9965				
					46,671.94

Unsecured					
	FIRST NATIONAL BANK OF PA(*)	0.00	0.00	0.00	0.00
	Acct: 1101				
	BANK OF AMERICA NA**	425.08	72.03	0.00	72.03
	Acct: 9212				
	CAPITAL ONE BANK NA**	2,347.87	397.85	0.00	397.85
	Acct: 3179				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 1292				
	ECAST SETTLEMENT CORP	5,410.19	916.77	0.00	916.77
	Acct: 4677				
	ECAST SETTLEMENT CORP	4,710.37	798.19	0.00	798.19
	Acct: 0719				
	CREDIT PROTECTION ASSOC++	0.00	0.00	0.00	0.00
	Acct: 3826				
	DISCOVER BANK(*)	1,385.74	234.82	0.00	234.82
	Acct: 0147				

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	FIDELITY INFORMATION CORP*	0.00	0.00	0.00	0.00
	Acct: 9188				
	LINCOLN AUTOMOTIVE FINANCIAL SERV	0.00	0.00	0.00	0.00
	Acct: 8682				
	PRA/PORTFOLIO RECOVERY ASSOC	2,383.89	403.95	0.00	403.95
	Acct: 5411				
	PORTFOLIO RECOVERY ASSOCIATES, LL	2,242.33	379.97	0.00	379.97
	Acct: 7034				
	UNIVERSITY OF IOWA COMM CU	0.00	0.00	0.00	0.00
	Acct: 4423				
	UNIVERSITY OF IOWA COMM CU	0.00	0.00	0.00	0.00
	Acct: 0002				
	NATIONAL FUEL GAS DISTRIBUTION**	81.42	13.80	0.00	13.80
	Acct: 8030				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	WELTMAN WEINBERG & REIS CO LPA	0.00	0.00	0.00	0.00
	Acct: 3815				
					3,217.38

TOTAL PAID TO CREDITORS

49,889.32

TOTAL CLAIMED

PRIORITY 0.00

SECURED 0.00

UNSECURED 18,986.89

Date: 05/25/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
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IN RE:

GARY J. MCCURDY

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-70007 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Gary J. McCurdy
Debtor

Case No. 16-70007-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: jfur

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Date Rcvd: May 28, 2021

Form ID: pdf900

Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2021:

Recip ID	Recipient Name and Address
db	+ Gary J. McCurdy, 115 Mission Meade Dr., New Castle, PA 16105-1603
14161162	+ 1st Natl Bk, 4140 E State St, Hermitage, PA 16148-3401
14161163	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bk Of Amer, Po Box 982235, El Paso, TX 79998
14176473	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14161167	++ CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500, PLANO TX 75093-4805 address filed with court:, Credit Protection Asso, 13355 Noel Rd Ste 2100, Dallas, TX 75240
14204538	ECAST SETTLEMENT CORPORATION, PO BOX 29262, NEW YORK, NY 10087-9262
14161169	++ FIDELITY INFORMATION CORPORATION, PO BOX 3963, GLENDALE CA 91221-0963 address filed with court:, Fidelity Information, Po Box 100, Pacific Palisades, CA 90272
14161170	+ Lincoln Automotive Fin, 12110 Emmet St, Omaha, NE 68164-4263
14333007	MidAmerican Energy Co, Credit, PO Box 4350, Davenport IA 52808-4350
14190767	National Fuel Gas Distribution Corporation, 6383 Main Street, Williamsville, NY 14221
14350136	+ Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14161164	Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 29 2021 02:05:06	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14171770	Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 29 2021 02:03:58	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14161166	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 29 2021 02:05:12	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
14163029	Email/Text: mrdiscen@discover.com	May 29 2021 00:50:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14161168	+ Email/Text: mrdiscen@discover.com	May 29 2021 00:50:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14161165	Email/PDF: ais.chase.ebn@americaninfosource.com	May 29 2021 02:05:05	Chase Card, Po Box 15298, Wilmington, DE 19850
14172889	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 29 2021 02:05:09	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14161171	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 29 2021 02:05:09	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14161172	Email/Text: RPSBankruptcyBNCNotification@usbank.com	May 29 2021 00:51:00	U S Bank, 200 Gibraltar Rd, Horsham, PA 19044
14161173	+ Email/Text: bkdesk@uiccu.org	May 29 2021 01:46:00	Univ Of Iowa Comm Cu, 825 Mormon Trek Blvd, Iowa City, IA 52246-1814
14172687	+ Email/Text: BKRMailOps@weltman.com	May 29 2021 00:51:00	Weltman, Weinber & Reis Co., LPA, 436 Seventh Avenue, Suite 1400, Pittsburgh, PA 15219-1827

District/off: 0315-7

User: jfur

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Date Rcvd: May 28, 2021

Form ID: pdf900

Total Noticed: 22

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FLAGSTAR BANK, FSB
14172675	*+	1st Natl Bk, 4140 E State St, Hermitage, PA 16148-3401
14172676	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bk Of Amer, Po Box 982235, El Paso, TX 79998
14172677	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14172680	*P++	CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500, PLANO TX 75093-4805, address filed with court:, Credit Protection Asso, 13355 Noel Rd Ste 2100, Dallas, TX 75240
14172679	*+	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
14172681	*+	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14172682	*P++	FIDELITY INFORMATION CORPORATION, PO BOX 3963, GLENDALE CA 91221-0963, address filed with court:, Fidelity Information, Po Box 100, Pacific Palisades, CA 90272
14172678	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Po Box 15298, Wilmington, DE 19850
14172683	*+	Lincoln Automotive Fin, 12110 Emmet St, Omaha, NE 68164-4263
14172684	*+	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14172685	*P++	US BANK, PO BOX 5229, CINCINNATI OH 45201-5229, address filed with court:, U S Bank, 200 Gibraltar Rd, Horsham, PA 19044
14172686	*+	Univ Of Iowa Comm Cu, 825 Mormon Trek Blvd, Iowa City, IA 52246-1814

TOTAL: 1 Undeliverable, 12 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 30, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor FLAGSTAR BANK FSB bnicholas@kmlawgroup.com
Office of the United States Trustee	ustpreregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr.	on behalf of Debtor Gary J. McCurdy ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 4